FHA Catalyst:

Single Family Origination Module

Lender User Guide

U.S. Department of Housing and Urban Development

January 2021

Document History

Version No.	Date	Author	Revision Description
1.0	10/15/2020	HUD Contractor	Initial Release 1.0
1.1	12/15/2020	HUD Contractor	Minor updates for Release 1.1
2.0	1/19/2021	HUD Contractor	Updated to include new capabilities (Loan Closing and Endorsements) and enhancements to Credit Underwriting for Release 2.0

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1. *FHA Catalyst* System Overview

The *FHA Catalyst* platform is a platform for managing Single Family Origination and loan servicing information exchange throughout the loan lifecycle for FHA insured loans. The platform includes a website interface and a web services architecture for system to system integration. The platform is comprised of modules for each stage of the loan lifecycle. To learn more about the broader scope of the *FHA Catalyst* platform, please visit https://www.hud.gov/catalyst.

1.1 New User Access Request

1. Complete and email the Mortgagee User Access Request Form to answers@hud.gov

2. Upon successful setup of your username in *FHA Catalyst*, you will receive an email from FHACatalyst@hud.gov (HUD-modernization-form) along with your username.

3. Check your email from FHACatalyst@hud.gov for a welcome link and your username.

4. Upon selecting the welcome link, you will be directed to the login page.

Note: Please use **Google Chrome** or **Microsoft Edge** to access *FHA Catalyst*. Other browsers are not fully supported and may cause loss of functionality.

1.2 Supported Loan Types, API Data Submission Methods, and Accessing Loans in the *FHA Catalyst* website portal

FHA Catalyst Single Family Origination module supports the following loan types and loan file submission methods. Additional submission methods and programs will be supported in future releases.

- **Supported Loan Programs**

    o Lending institutions funding mortgage loans under the FHA section 203b basic home mortgage loan program, all Streamline Refinances and the 203k Rehab Mortgage loan program - providing mortgage insurance for a person to purchase or refinance a principal residence in a one-to-four unit structure.

- **Supported Data Submission Methods via API**

    o Credit Underwriting (automated underwriting), Loan Closing (submission of Uniform Closing Dataset/Closing Disclosure), and Endorsement (submission of insurance application for insurance endorsement) is via API submission only. Lenders must submit the data via system to system integration with their Single Family Origination or point of sale system.

    o Please refer to the *FHA Catalyst* **Integration Guide for Single Family Origination** for details on how to establish and use the *FHA Catalyst* API to submit the data for each step in the workflow:

        ▪ Credit Underwriting (submit loan applications in the form of the Uniform Loan Application Dataset and retrieve evaluation results in PDF and JSON format)

        ▪ Loan Closing (submit Uniform Closing Dataset and Closing Disclosure)

        ▪ Insurance Application for Endorsement (submit final loan data for insurance endorsement)

- **Data Access in the *FHA Catalyst* website**

    o Loan files, including the loan data created and updated via API submissions, are accessible in the *FHA Catalyst* website.

2. Navigating *FHA Catalyst* Portal

This section provides Lender Users an overview on how to navigate the *FHA Catalyst* Single Family Origination module.

2.1 Logging In

1. Navigate to https://fha-gateway.force.com/hudpdeform/s/login/

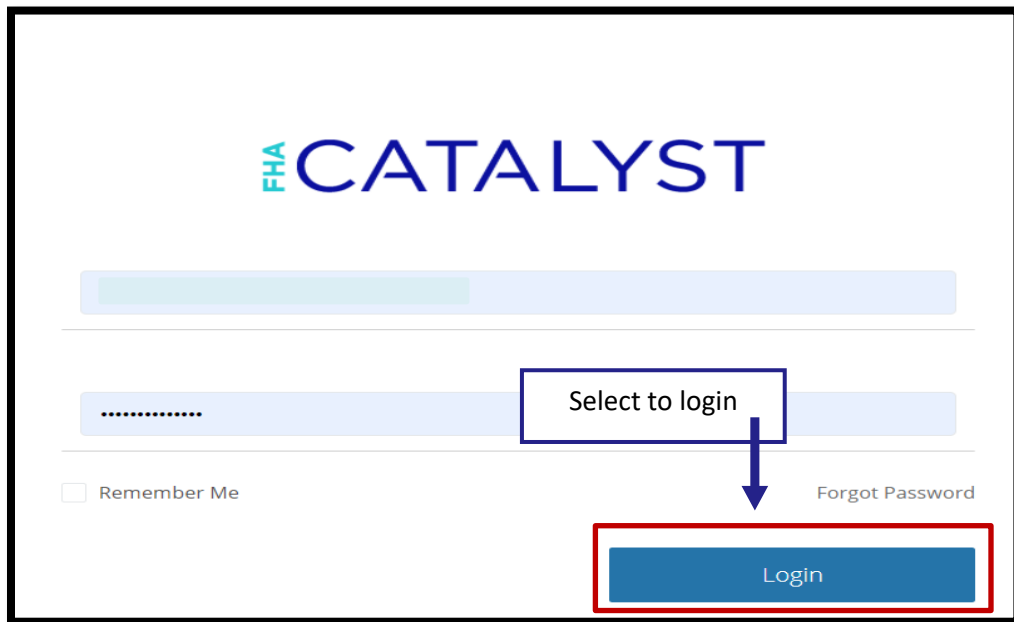2. Enter your username and password, and then select **Login**.

Figure 1: Single Family Origination Portal Login Screen

2.2 Resetting Your Password

1. If you forgot your password, select **Forgot Password**

Figure 2: Forgot Password

2. Enter your username, then select **Reset Password** to reset your password. Password reset instructions will be sent to the email address associated with your account.

Figure 3: Reset Password

3. Navigating Credit Underwriting Submissions

After logging in, user will be directed to the *FHA Catalyst* Landing Page as shown below.

Note: Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple applications, you will see multiple icons.
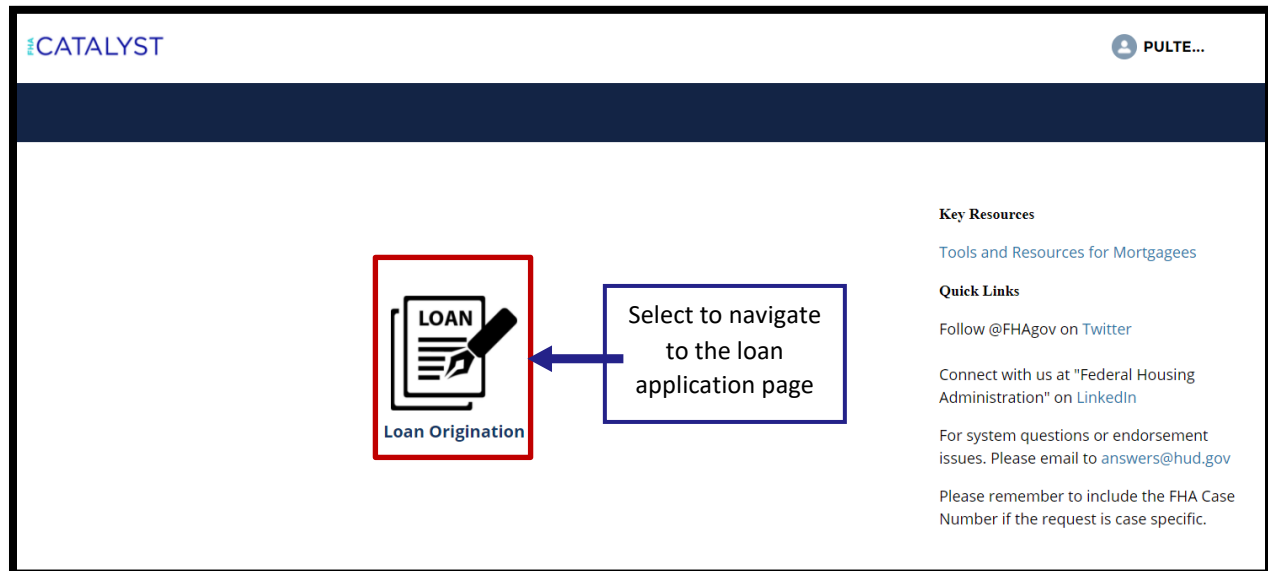

Figure 4: Single Family Origination Module Access

- The ***FHA Catalyst* Landing Page** displays the Single Family Origination icon. Select the Single Family Origination icon to go to the Loan Application Home Page.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD Single Family Housing Policy Handbook 4000.1.

3.1 Single Family Origination Summary

Once the user selects Single Family Origination icon from the landing page, the user will navigate to the **Single Family Origination** home page.
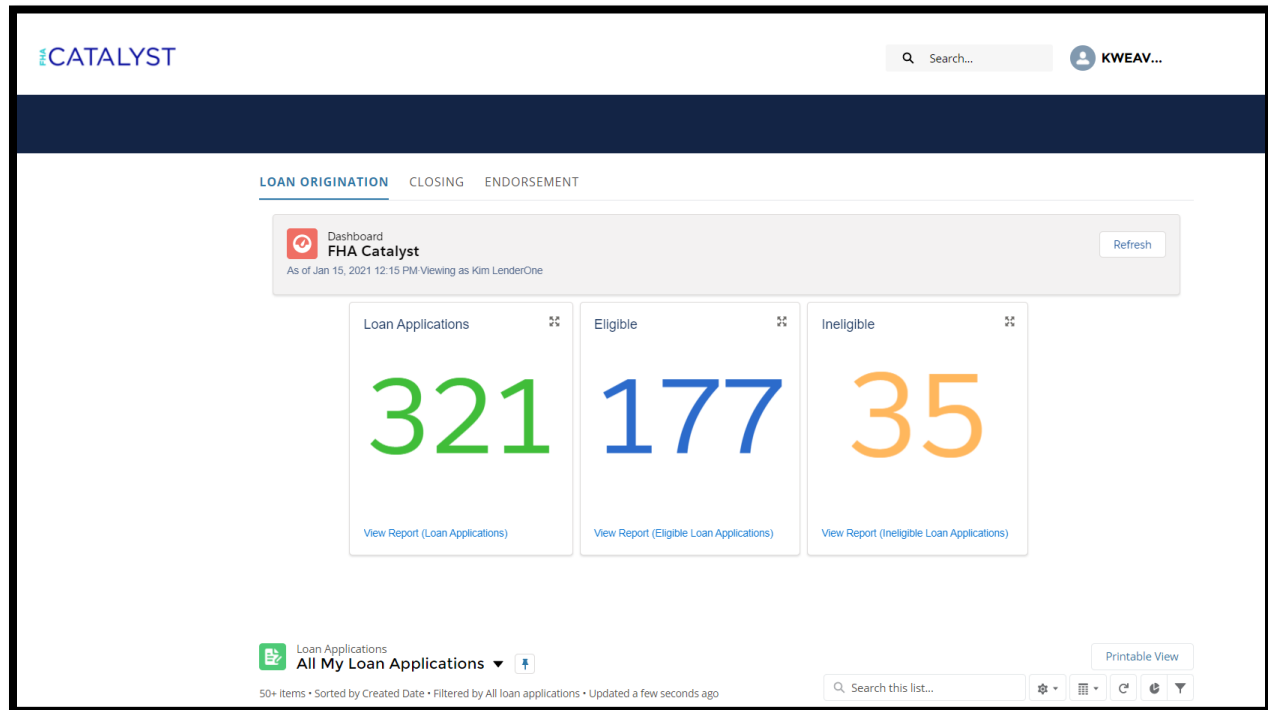

Figure 5: Single Family Origination Summary

The **Single Family Origination Summary section** includes:

- **Loan Applications:** Total number of loans submitted.
- **Eligible**: Total number of loans submitted that have generated a result of eligible for FHA insurance.
- **Ineligible**: Total number of loans submitted that have generated a result of ineligible for FHA insurance.

3.2 Credit Underwriting Dashboard

The **List View** provides the user with a view of existing records in a table format with column names displayed at the top.

List views are a way to sort, prioritize, and analyze records based on filtering criteria. Users can conduct a search within the List view Search Bar by typing in the specific search information based on the column headers. i.e. Loan Application ID, Status, Primary Borrower, Created Date and Last Modified Date.

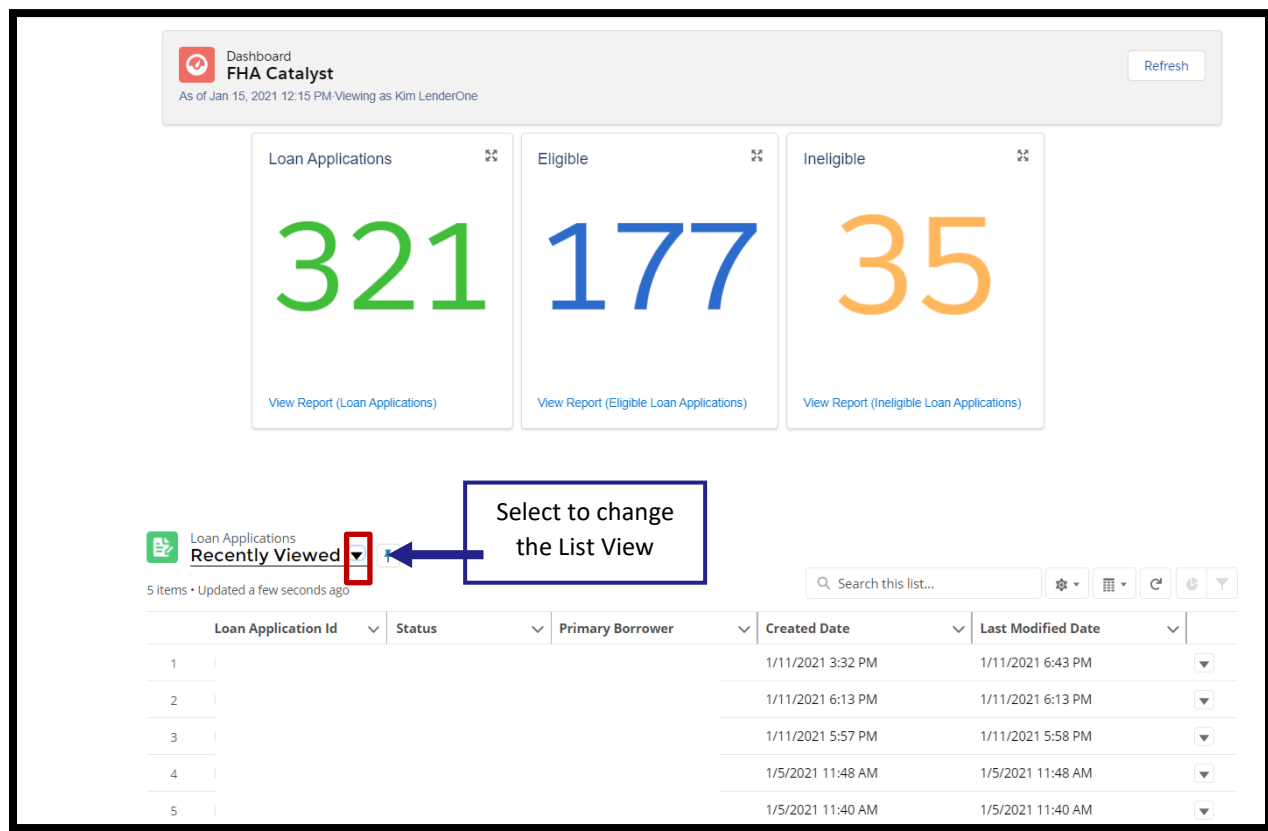You may choose the view of "Recently Viewed" or the view of "All My Loan Applications."

Figure 6: Credit Underwriting Dashboard

3.3 Credit Underwriting Loan-Level Details

User can see the results for a specific loan application submission in the Loan Details Page.

1. To access a specific loan, search for it using any of the criteria in the list view. If it does not appear in the search results, you may need to change the view from "Recently Viewed" or the view of "All My Loan Applications." Then select the Loan Application ID from the Home Page to go to Loan Details Page as shown below:

Figure 7: Navigating to the Credit Underwriting Details for a Loan

2. After you select the Loan Application ID, you will see the Loan Details Page as shown below:
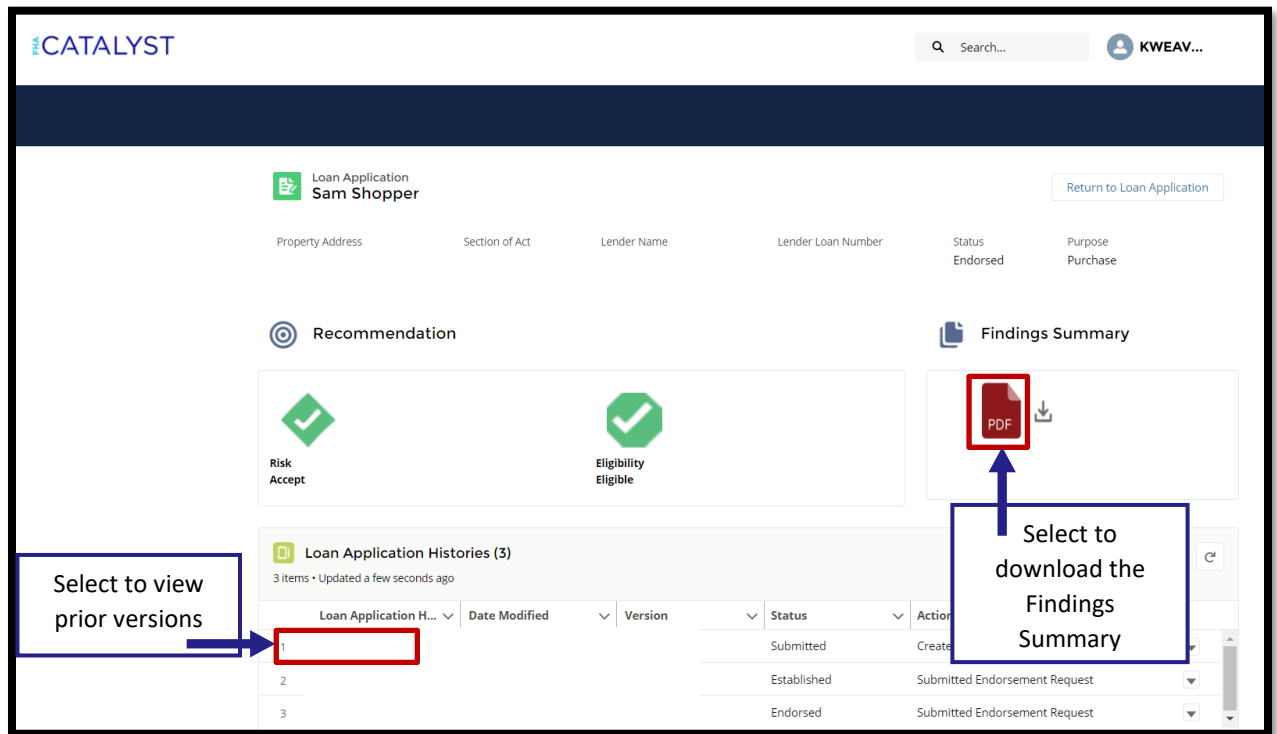
Figure 8: Credit Underwriting Loan-Level Details

3. After you select the Loan Application ID, you will see the Loan Details Page as shown above. You can download the Findings Summary for the detailed results.

   The Loan Details page contains information on the loan, the current recommendation from the last submitted version of the loan application, and the prior submissions.

   ▪ **Loan Application:** This header contains details about Property Address, Section of Act, Lender Name, Lender Loan Number, Purpose of Loan and Loan Application ID
   ▪ **Recommendation:** This section contains the Risk Score and Eligibility Decision results for the last submitted version. The risk result (Accept or Refer) is returned by TOTAL Scorecard. The eligibility result is returned by the *FHA Catalyst* eligibility engine. The details for the risk and eligibility results, including loan specific feedback messages, are included in the Findings Summary.
   ▪ **Findings Summary:** This is a downloadable PDF. It includes loan and feedback data from the last submitted version of the loan application, and the feedback messages or data processing errors as applicable.
   ▪ **Loan Application History:** This section displays all prior submissions for the loan application and relevant information:

     • Loan Application ID in hyperlink – to see prior versions submitted

     • Date Modified

- Version

- Status

- Owner First Name (who submitted the loan application)

- Owner Last Name (who submitted the loan application)

- Action

Error Icon on Credit Underwriting Loan-Level Details

The Error icon, under the Recommendation section on Loan Details Page, indicates data on the loan application is either omitted or invalid and must be resolved for the loan application to be resubmitted.
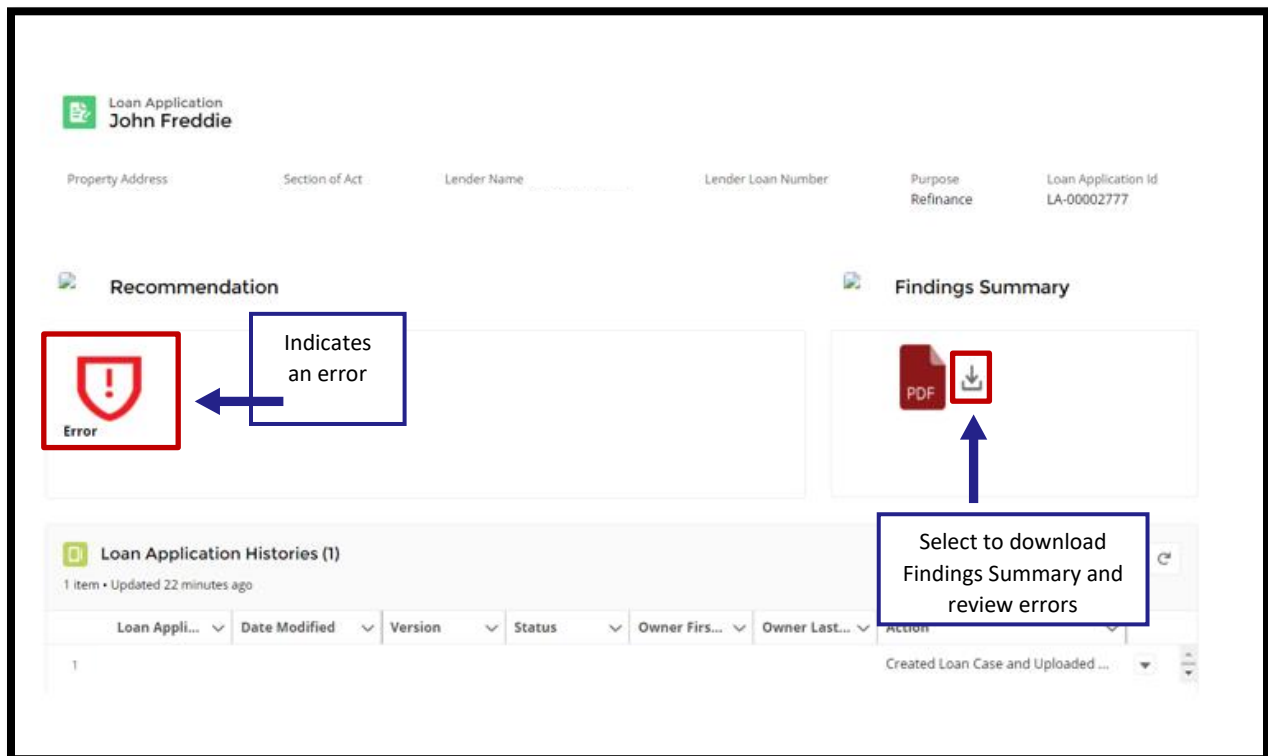

Figure 9: Error Icon on Credit Underwriting Loan-Level Details

4. Navigating Loan Closing Submissions

After logging in, user will be directed to the *FHA Catalyst* Landing Page as shown below.

Note: Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple applications, you will see multiple icons.
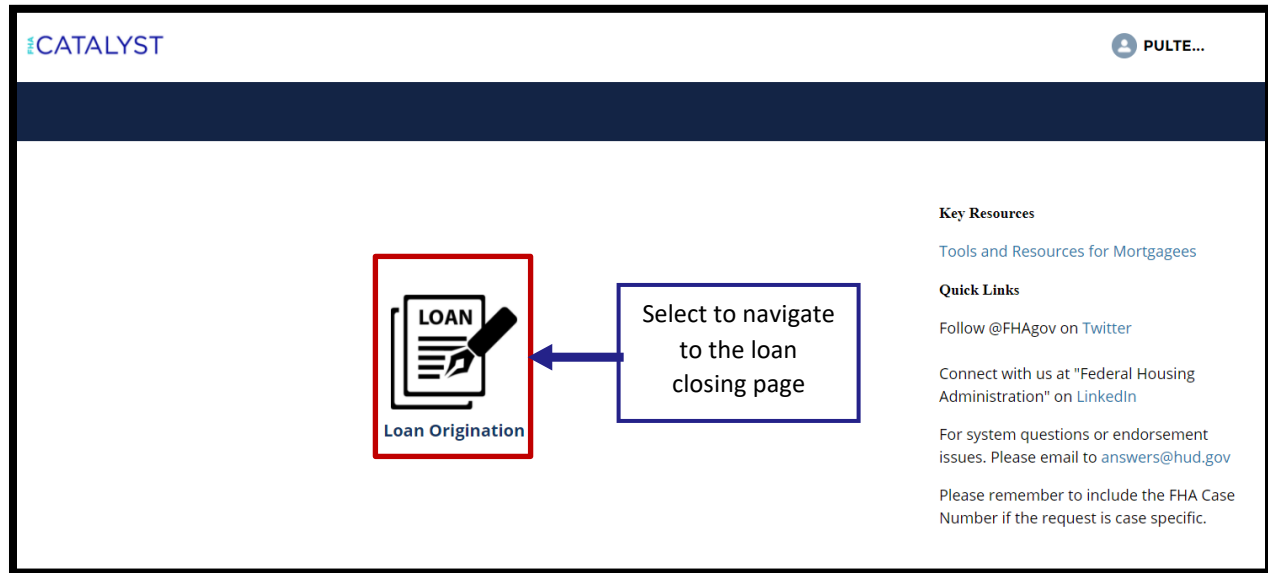

Figure 10: Single Family Origination Module

- The *FHA Catalyst* **Landing Page** displays the Single Family Origination icon. Select the Single Family Origination icon to go to the Loan Closing Home Page.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD Single Family Housing Policy Handbook 4000.1.
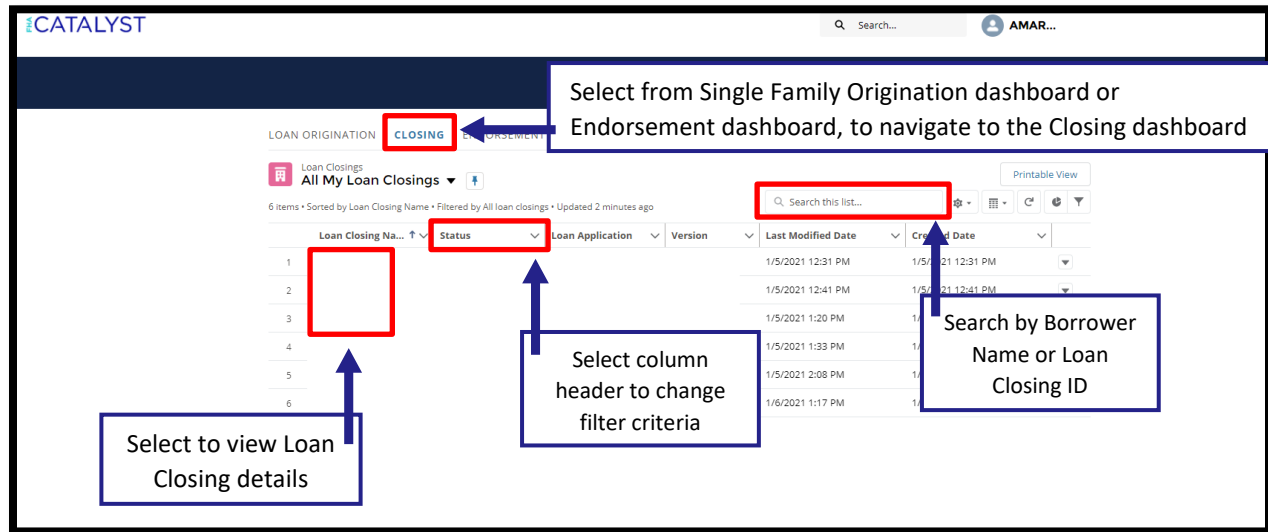
4.1 Closing Dashboard

Figure 11: Closing Dashboard

The **List View** provides the user with a view of existing records in a table format with column names displayed at the top.

List views are a way to sort, prioritize, and analyze records based on filtering criteria. Users can conduct a search within the List view Search Bar by typing in the specific search information based on the column headers. i.e. Loan Closing Name, Status, Loan Application, Version, Last Modified Date and Created Date.

1. After you select the Loan Closing ID, you will see the Loan Closing Details page as shown below.

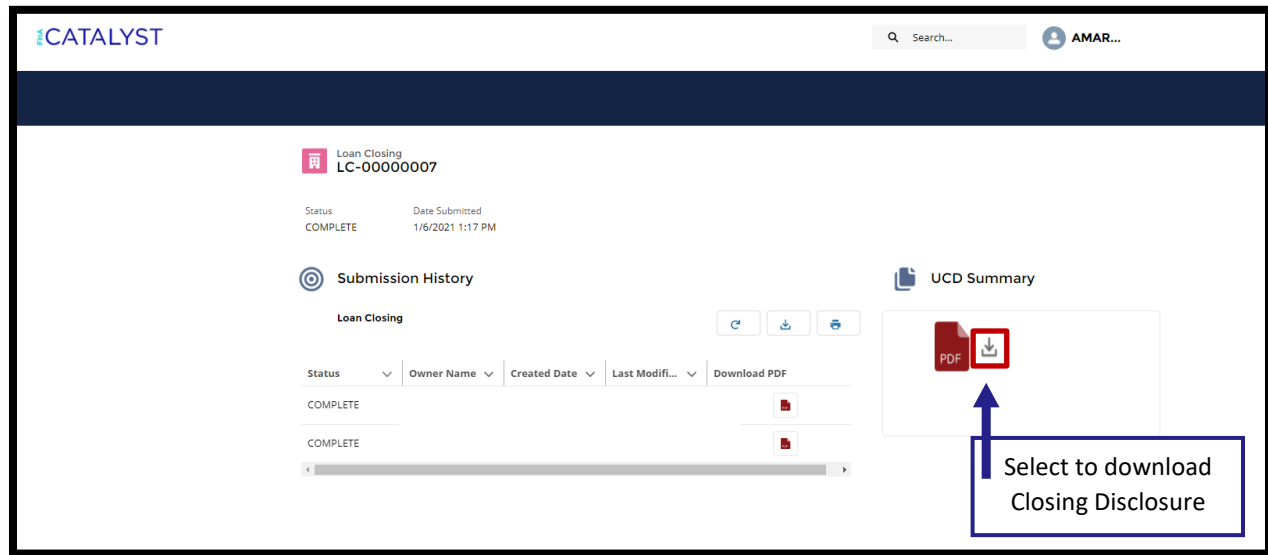## 4.2 Closing Loan-Level Details

Figure 12: Closing Loan-Level Details

The Loan Closing Details page contains information on the loan, the current status from the last submitted version of the loan application, and the prior submissions.

- **Loan Closing –** contains details about the loan closing status and date submitted

- **Submission History –** contains the list of submissions on the Loan Closing ID. The details available in this view are the Status, Owner Name, Created Date, Last Modified and Download PDF.

- **UCD Summary –** displays the current version of the Closing Disclosure that was uploaded via the API. Select to download the Closing Disclosure.

5. Navigating the Loan Endorsement Submissions

After logging in, user will be directed to the *FHA Catalyst* Landing Page as shown below.

Note: Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple applications, you will see multiple icons.
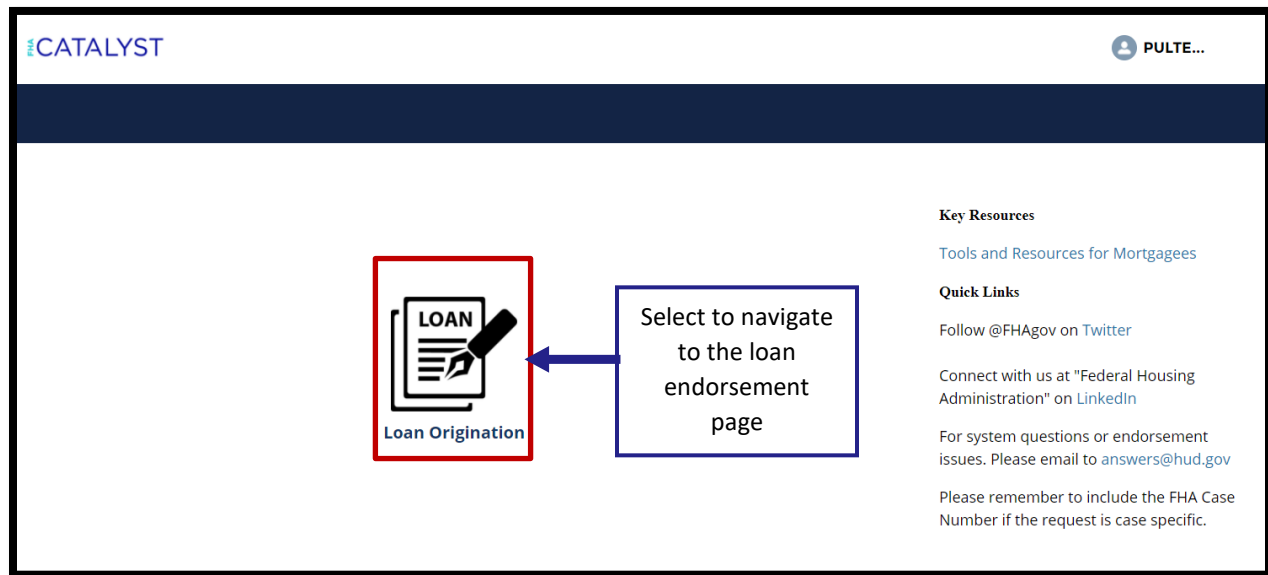

Figure 13: Single Family Origination Module

- The *FHA Catalyst* **Landing Page** displays the Single Family Origination icon. Select the Single Family Origination icon to go to the Loan Closing Home Page.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD Single Family Housing Policy Handbook 4000.1.

5.1 Endorsement Dashboard

Figure 14: Endorsement Dashboard

The **List View** provides the user with a view of existing records in a table format with column names displayed at the top.

List views are a way to sort, prioritize, and analyze records based on filtering criteria. Users can conduct a search within the List view Search Bar by typing in the specific search information based on the column headers. i.e. Loan Endorsement ID, Status, FHA Case #, Loan Application, MIC Document ID, Version, Last Modified Date and Created Date.

1. Search for the loan you would like to review.

2. After you select the Loan Endorsement ID, you will see the Loan Endorsement Details page as shown below.

5.2 Endorsement Loan-Level Details

Figure 15: Endorsement Loan-Level Details

The Loan Endorsement Details page contains information on the loan, the current status from the last submitted version of the loan application, and the prior submissions.

- **Loan Endorsement:** The details available in this view are Loan Endorsement ID, Loan Application, Loan Closing, Case Binder, MIC Document ID, Version, FHA Case #, Status, Appraisal Package, Created By, Owner and Last Modified By. Links to the related datasets for the loan are shown, to quickly access that information where submitted to *FHA Catalyst*.

- **Loan Endorsement History:** This section contains the list of submissions on the Loan Endorsement ID. The details available in this view are the Loan Endorsement History ID, Status, Loan Application and Version. Select a link to view prior versions of the Endorsement activity.